

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**LISTING OF CLAIMS:**

1. (Currently Amended)      A computer implemented method for providing an online collections services marketplace to assist Clients in identifying a Provider ~~one or more Providers~~ for collecting associated receivables, comprising the steps of:

    subscribing with an online collections services system wherein a Client inputs profile data and wherein the Client is in search of a Provider for collecting receivables on behalf of the Client where the receivables are amounts owed to the Client as a result of extending credit to a third party;

    providing information related to the receivables for collection through the online collections services system, wherein the online collections services system characterizes the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivables where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

~~storing in a database Client profile data and information related to receivables; and~~

enabling the Client to select one of a plurality of options wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the receivables and identifies a single Provider, (2) an optimization process where the Client specifies preference information and is presented with a single Provider determined to be

capable of providing an optimal return for the receivables and (3) a manual process where the Client searches for a single Provider based on search criteria;

selecting the single Provider ~~one or more Providers~~ identified by the selected option to collect the receivables ~~based on one or more placement options.~~

2. (Currently Amended) The method of claim 1 wherein the bidding process enables ~~placement option comprises a step of participating in a bidding process where the Client to~~ submit ~~submits~~ a set of receivables for auction and specify ~~specifies~~ limitations regarding the bidding process.

3. (Currently Amended) The method of claim 1 wherein the optimization process ~~involves displaying placement option comprises a step of invoking an optimization process~~ ~~where a set of~~ one or more Providers able to provide an optimal return ~~is displayed~~ to the Client for selection.

4. (Currently Amended) The method of claim 1 wherein the manual process ~~placement option~~ comprises a step of searching for one or more Providers based on Client defined characteristics wherein the Client initiates contact with the one or more Providers.

5. (Original) The method of claim 1 further comprising a step of utilizing Provider data in selecting one or more Providers wherein Provider data comprises one or more of Provider type, Provider qualification data, feedback data and efficiency rating data.

6. (Original) The method of claim 1 further comprising a step of dynamically rating the one or more selected Providers with respect to Provider performance in servicing receivables with one or more defined characteristics.

7. (Currently Amended) A computer implemented method for providing an online collections services marketplace to enable Providers to offer collection services to one or more Clients, comprising the steps of:

subscribing with an online collections services system wherein a Provider inputs Provider data wherein the Provider data is used to identify for a Client the Provider's ability to successfully collect receivables where the receivables are amounts owed to the Client as a result of extending credit to a third party;

viewing one or more receivable ratings associated with one or more Clients, wherein the receivable ratings indicate a characterization of the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivables where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

providing ~~one or more exclusion factors to be applied to~~ a Client selection process wherein the Client selection process involves identifying a single Provider wherein the Client selects one of a plurality of options wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the receivables and identifies a single Provider, (2) an optimization process where the Client specifies preference information and is presented with a single Provider determined to be capable of providing an optimal return for the receivables and (3) a manual process where the Client searches for a single Provider based on search criteria; and

responding ~~making a determination in response to~~ a Client selection for collecting the receivables.

8. (Original) The method of claim 7 further comprising a step of participating in a bidding process where the Provider submits one or more bids for one or more sets of receivables for auction.

9. (Original) The method of claim 7 further comprising a step of viewing current bids of other participating bidders without revealing the identity of the other participating bidders.

10. (Original) The method of claim 7 further comprising a step of dynamically rating one or more Clients.

11. (Currently Amended) A computer implemented system for providing an online collections services marketplace to assist Clients in identifying one or more Providers for collecting associated receivables, comprising:

a subscription module for subscribing with an online collections services system wherein a Client inputs profile data and wherein the Client is in search of a Provider for collecting receivables on behalf of the Client where the receivables are amounts owed to the Client as a result of extending credit to a third party;

an input module for providing information related to the receivables for collection through the online collections services system, wherein the online collections services system characterizes the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivable where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

~~a database storing Client profile data and information related to receivables; and~~

a selection module for ~~selecting one or more Providers based on one or more placement options~~ enabling the Client to select one of a plurality of options wherein the plurality of options

comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the receivables and identifies a single Provider, (2) an optimization process where the Client specifies preference information and is presented with a single Provider determined to be capable of providing an optimal return for the receivables and (3) a manual process where the Client searches for a single Provider based on search criteria and wherein the Client selects the single Provider identified by the selected option to collect the receivables.

12. (Currently Amended) The system of claim 11 wherein the placement option comprises a bidding module for enabling participating in a bidding process where the Client to submit ~~submits~~ a set of receivables for auction and specify ~~specifies~~ limitations regarding the bidding process.

13. (Currently Amended) The system of claim 11 wherein the optimization process involves displaying placement option ~~comprises an optimization module for invoking an optimization process where a set of~~ one or more Providers able to provide an optimal return is ~~displayed~~ to the Client for selection.

14. (Currently Amended) The system of claim 11 wherein the manual process involves placement option ~~comprises a search module for~~ searching for one or more Providers based on Client defined characteristics wherein the Client initiates contact with the one or more Providers.

15. (Original) The system of claim 11 further comprising a utilization module for utilizing Provider data in selecting one or more Providers wherein Provider data comprises one or more of Provider type, Provider qualification data, feedback data and efficiency rating data.

16. (Original) The system of claim 11 further comprising a feedback module for dynamically rating the one or more selected Providers with respect to Provider performance in servicing receivables with one or more defined characteristics.

17. (Currently Amended) A computer implemented system for providing an online collections services marketplace to enable Providers to offer collection services to one or more Clients, comprising:

a subscription module for subscribing with an online collections services system wherein a Provider inputs Provider data wherein the Provider data is used to identify for a Client the Provider's ability to successfully collect receivables where the receivables are amounts owed to the Client as a result of extending credit to a third party;

a ratings module for viewing one or more receivable ratings associated with one or more Clients, wherein the receivables ratings indicate a characterization of the receivables based on a combination of type of receivable, age of receivable and a likelihood of collecting the receivable where the receivables characterization is available to one or more Providers to enable the one or more Providers to quote competitive rates for collecting the receivables;

~~an exclusion~~ a selection module for providing ~~one or more exclusion factors to be applied to a Client selection process~~ wherein the Client selection process involves identifying a single Provider wherein the Client selects one of a plurality of options wherein the plurality of options comprises (1) a bidding process where the Client specifies a plurality of bidding participants to bid on the receivables and identifies a single Provider, (2) an optimization process where the Client specifies preference information and is presented with a single Provider determined to be capable of providing an optimal return for the receivables and (3) a manual process where the Client searches for a single Provider based on search criteria; and

a determination module for responding ~~making a determination in response~~ to a Client selection for collecting the receivables.

18. (Original) The system of claim 17 further comprising a bidding module for participating in a bidding process where the Provider submits one or more bids for one or more sets of receivables for auction.

19. (Original) The system of claim 17 further comprising a display for viewing current bids of other participating bidders without revealing the identity of the other participating bidders.

20. (Original) The system of claim 17 further comprising a feedback module for dynamically rating one or more Clients.